



Lorraine
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9.23.02
Docket No. 3635-4000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Stephen J. HODGDON et al.

Group Art Unit: 3624

Serial No.: 09/259,770

Examiner: Jagdish PATEL

Filed: February 26, 1999

For: METHOD OF RISK MANAGEMENT AND OF ACHIEVING A
RECOMMENDED ASSET ALLOCATION AND WITHDRAWAL STRATEGY,
AND COMPUTER-READABLE MEDIUM, APPARATUS AND COMPUTER
PROGRAM THEREOF

AMENDMENT UNDER 37 C.F.R. § 1.111

Commissioner for Patents
Box NO FEE
Washington, DC 20231

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AUG 28 2002

GROUP 3600

Sir:

Responsive to the Office Action dated May 22, 2002, please amend the application as follows:

IN THE TITLE

Please delete the current title, and substitute therefor --METHOD OF RISK

MANAGEMENT AND OF ACHIEVING A RECOMMENDED ASSET ALLOCATION AND
WITHDRAWAL STRATEGY, AND COMPUTER-READABLE MEDIUM, APPARATUS
AND COMPUTER PROGRAM THEREOF--.

IN THE SPECIFICATION

On page 1, please delete the first full paragraph beginning "This invention pertains . . ." and substitute therefor

--This invention pertains to a method and apparatus for determining an asset
allocation and withdrawal strategy -- the SELIGMAN HARVESTER® risk management